

DATE: December 5, 2011

UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA

In re:

Case No.: 2:11-bk-29052-RJH

FELIPE H SANCHEZ
6944 W PATRICIA ANN LN
PEORIA, AZ 85382
SSAN: xxx-xx-0426
EIN:

Chapter: 7

TERESA A SANCHEZ
6944 W PATRICIA ANN LN
PEORIA, AZ 85382
SSAN: xxx-xx-2870
EIN:

Debtor(s)

The Court has received a motion to reaffirm a debt in your bankruptcy case.

NOTICE: This Court requires **all** Debtors seeking Court approval of a reaffirmation agreement to accurately complete and return **both pages** of the following questionnaire **within 30 days** of the date that this document has been mailed to you. **FAILURE TO TIMELY RETURN THE COMPLETED QUESTIONNAIRE TO THE CLERK OF THE BANKRUPTCY COURT WILL RESULT IN THE SUMMARY DENIAL OF THE MOTION TO REAFFIRM.**

Pursuant to 11 U.S.C. § 524, in deciding whether to approve a reaffirmation agreement, the Court must determine whether it is in your (the Debtor's) best interest to reaffirm the debt. It may be possible for the Court to make that determination without the Debtor having to appear in court for a hearing, based on the answers to the following questions.

Please fill in the appropriate information below and return this form to the Clerk of the Bankruptcy Court for filing.

Collateral secured by this debt: _____
(E.g. year, make, and model of vehicle, or other description of the collateral)

CREDITOR:

CIG Financial

Please Check the appropriate line for the following questions:

YES ☐ NO ☐ Are you in default or behind in your payments on this debt?

YES ☐ NO ☐ Has your lender given you any concession or benefits if you reaffirm this debt, such as a reduction in the interest rate or the amount of the monthly payments?

YES ☐ NO ☐ Has your lender threatened to repossess the collateral if you do not reaffirm?

YES ☐ NO ☐ The Court understands that you want to keep the collateral. Is there any **other** reason why you want to reaffirm this debt?

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If your answer to each of the four questions above is "NO," then it may not be in your best interest to reaffirm this debt. You can simply keep making your regular monthly payment on time and keep the collateral, without reaffirming the debt. If you want to just keep making your payments and keep the collateral without a hearing to reaffirm this debt, please check this box and sign the form at the bottom of the page:

[]

Note: If you check this box, the Court will enter an order denying the reaffirmation agreement as not being in your best interest – You will not have to appear for a hearing. However, **if you remain current on your obligation** and the lender repossesses the collateral anyway, please notify the Court in writing of the repossession and the fact that you are current on this obligation, and a hearing will be set on that matter at a later date.

Otherwise, please state below what other reason you have to reaffirm this debt, and the Court will schedule a hearing to determine if this is in your best interest – you will receive separate notice from the Court as to the date and time of your reaffirmation hearing. You must appear at the hearing (or ask that it be rescheduled). Failure to appear at the hearing on the motion to reaffirm will result in the motion to reaffirm being denied.

My other reasons for wanting to reaffirm this debt, **in addition** to keeping the collateral:

Signed:_____ DATE:_____

Signed:_____ DATE:_____

Note: The Court will require a dated signature from **all** Debtors filing this questionnaire.

Submit to U.S. Bankruptcy Court, 230 North First Avenue, Suite 101, Phoenix, AZ 85003